

FIG. 1

657740 46216250

66770 46770

VIRTUAL WALLET — 12

Identification Information	18
Authentication Information	20
Certificates	22
Access Keys	24
PIN Numbers	26
Credit Card Account Information	28
Debit Card Account Information	30
Bank Account Information	32
Other Personal Information	34

FIG. 2

SECRET

VIRTUAL EXECUTOR — 38

Identification Information	18
Authentication Information	20
Certificates	22
Access Keys	24
PIN Numbers	26
Passwords	40
Other Secret Access Mechanisms	42

FIG. 3

651140" 4275250

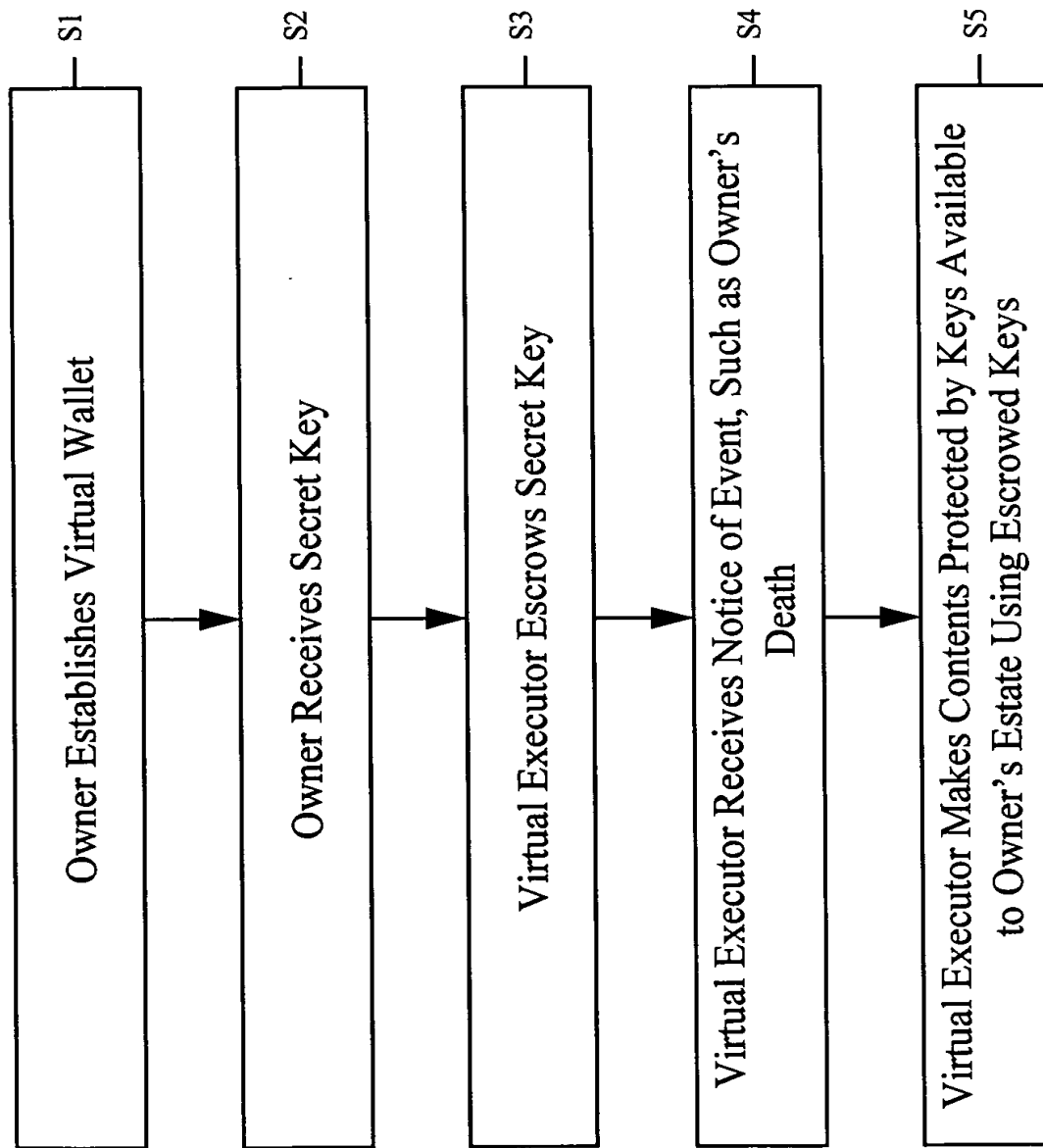


FIG. 5

664740" 4634533

VIRTUAL ARCHIVIST— 46

Technologies Used to Sign Documents	— 48
Technology to Encrypt/Decrypt	— 50
Keys for Signing Documents	— 52
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FIG. 6